



**UNITED STATES DEPARTMENT OF COMMERCE  
Patent and Trademark Office**

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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.
09/098,481	06/16/98	MIK	M WD2-98-017

022927  
WALKER DIGITAL  
FIVE HIGH RIDGE PARK  
STAMFORD CT 06905

LM01/0803

EXAMINER
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SMITH, D

ART UNIT	PAPER NUMBER
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2763

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DATE MAILED:

08/03/00

Please find below and/or attached an Office communication concerning this application or proceeding.

Commissioner of Patents and Trademarks

# Office Action Summary

Application No.  
09/098,481

Applicant(s)

Mik et al

Examiner

Demetra R. Smith

Group Art Unit

2763



☒ Responsive to communication(s) filed on May 30, 2000

☐ This action is **FINAL**.

☐ Since this application is in condition for allowance except for formal matters, **prosecution as to the merits is closed** in accordance with the practice under *Ex parte Quayle*, 35 C.D. 11; 453 O.G. 213.

A shortened statutory period for response to this action is set to expire 3 month(s), or thirty days, whichever is longer, from the mailing date of this communication. Failure to respond within the period for response will cause the application to become abandoned. (35 U.S.C. § 133). Extensions of time may be obtained under the provisions of 37 CFR 1.136(a).

## Disposition of Claim

☒ Claim(s) 1-56 is/are pending in the application

Of the above, claim(s) \_\_\_\_\_ is/are withdrawn from consideration

☒ Claim(s) 3-22, 34, 38, 39, 42-45, 50, 51, and 55 is/are allowed.

☒ Claim(s) 1, 2, 23-33, 35-37, 40, 41, 46-49, 52-54, and 56 is/are rejected.

☐ Claim(s) \_\_\_\_\_ is/are objected to.

☐ Claims \_\_\_\_\_ are subject to restriction or election requirement.

## Application Papers

☐ See the attached Notice of Draftsperson's Patent Drawing Review, PTO-948.

☐ The drawing(s) filed on \_\_\_\_\_ is/are objected to by the Examiner.

☐ The proposed drawing correction, filed on \_\_\_\_\_ is ☐ approved ☐ disapproved.

☐ The specification is objected to by the Examiner.

☐ The oath or declaration is objected to by the Examiner.

## Priority under 35 U.S.C. § 119

☐ Acknowledgement is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d).

☐ All ☐ Some\* ☒ None of the CERTIFIED copies of the priority documents have been

☐ received.

☐ received in Application No. (Series Code/Serial Number) \_\_\_\_\_

☐ received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

\*Certified copies not received: \_\_\_\_\_

☐ Acknowledgement is made of a claim for domestic priority under 35 U.S.C. § 119(e).

## Attachment(s)

☐ Notice of References Cited, PTO-892

☒ Information Disclosure Statement(s), PTO-1449, Paper No(s). 6, 8

☐ Interview Summary, PTO-413

☐ Notice of Draftsperson's Patent Drawing Review, PTO-948

☐ Notice of Informal Patent Application, PTO-152

— SEE OFFICE ACTION ON THE FOLLOWING PAGES —

Art Unit: 2763

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**Part III DETAILED ACTION**

***Response to Amendment***

1. This office action is responsive to the amendment filed on 5/30/00. Claims 1, 2, 15, 20, 23, 30, 31, 35-37, 42-47, 52, and 53 have been amended. Claims 54-56 have been added. Claims 1-56 are pending.

***Information Disclosure Statement***

2. The prior art submitted on 04/24/00 and 5/30/00 has been considered as indicated on the enclosed copies of form PTO-1449

***Response to Arguments***

3. Applicant's arguments filed 5/30/00 as to claims 1, 2, 23-33, 35-37, 40, 41, 46-49, 52-54, and 56 have been fully considered but they are not persuasive.

***Claim Rejections - 35 USC § 102***

4. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless --

(e) the invention was described in a patent granted on an application for patent by another filed in the United States before the invention thereof by the applicant for patent, or on an international application by another who

Art Unit: 2763

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has fulfilled the requirements of paragraphs (1), (2), and (4) of section 371© of this title before the invention thereof by the applicant for patent.

5. Claims 1, 35, 36, 37, 52, 53, 54 and 56 rejected under 35 U.S.C. 102(e) as being anticipated by Watson (5,991,750).

As to claims 1, 35, 36, 37, 52, 53, 54, and 56, Watson discloses a pre-authorization transaction phase that commences with a request by an account user for a specified good or service that requires pre-authorization prior to initiating the transaction. Account user consults with account manager to obtain restricted goods or services. Account manager may consult a price quotation including a quote amount for the requested goods or services. Account manager may independently generate or approximate a quote amount for a requested goods or service for use in the pre-authorization process. (see col. 8, lines 16-29);

the transaction identifier provides an alphanumeric field wherein an identifier may be associated with a pre-authorized transaction and upon the initiation and authorization of the requested transaction, the transaction identifier is reported in the billing account information. Such a transaction identifier is reported in the billing account information. Such a transaction identifier enables an account manager to associate a pre-authorization of a transaction with a transaction reported in a billing account thereby allowing reconciliation of accounting entries. (See col. 8, lines 54-64).

Art Unit: 2763

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6. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

7. Claims 2, 23-33, 40, 41, and 46-49 are rejected under 35 U.S.C. 103(a) as being unpatentable over Watson in view of Barber et al (4,858,121).

As to claims 2, Watson fails to disclose "a plurality of financial accounts includes the first financial account." However, Barber et al teaches an insurance carrier that returns financial information preferable by an electronic funds transfer. When funds are received from the insurance company, whether by check or electronic funds transfer, the central processing system communicates directly or by printed authorization with the computers of banks and other financial institutions to transfer the appropriate funds to the account of each physician. For patients whose insurance contract only provides less than full compensation for the services provided, the central processing system determines the balance due from the patient and notifies the remote terminal. The balance may be paid by credit card through the central processing system, cash, or by a billing generated by the central processing system. The funds are again transferred through or at least recorded by the central processing system such that statements can be provided on a monthly or other regular basis to the physician and, where appropriate, to the patient. (See col. 3, lines 60-68; col. 4, lines 1-10). Thus, in view of Barber et al, it would have been obvious to one having

Art Unit: 2763

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ordinary skill in the art to modify the transaction system of Watson to include two separate accounts of Barber et al in which funds are transferred to the physician (or merchant) and in which the central processing system determines if there is a balance left over and forwards to the patient (or card user) account for payment in full in order to provide a system that expedites the processing of claims or bills and reduce the cost of auditing or processing claims.

As to claims 23, 24, 46, and 47, Watson disclose a pre-authorization transaction phase that commences with a request by an account user for a specified good or service that requires pre-authorization prior to initiating the transaction. Account user consults with account manager to obtain restricted goods or services. Account manager may consult a price quotation including a quote amount for the requested goods or services. Account manager may independently generate or approximate a quote amount for a requested goods or service for use in the pre-authorization process. (see col. 8, lines 16-29); the transaction identifier provides an alphanumeric field wherein an identifier may be associated with a pre-authorized transaction and upon the initiation and authorization of the requested transaction, the transaction identifier is reported in the billing account information. Such a transaction identifier is reported in the billing account information. Such a transaction identifier enables an account manager to associate a pre-authorization of a transaction with a transaction reported in a billing account thereby allowing reconciliation of accounting entries. (See col. 8, lines 54-64);

limitations on transactions relating to that account are negotiated between account manager and card issuer. Transaction limitations generally include items such as transaction

Art Unit: 2763

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limits, account balance limit, limitations on categories of goods or services as denoted by standard industrial codes (SIC) and other parameters that may be incorporated into a specific account scheme (see col. 7, lines 46-52). Authorizing agent performs the authorization process which includes consulting the pre-authorization request corresponds to a pre-authorization table when the merchant SIC presented in authorization request corresponds to a pre-authorization SIC presented in establish authorization step. At the conclusion of the authorization process, authorizing agent issues an authorization response listing the acceptance or denial status resulting from the authorization process to merchant (see col. 9, lines 39-49).

Watson fails to disclose the remaining limitations. However, Barber et al teaches an insurance carrier that returns financial information preferable by an electronic funds transfer. When funds are received from the insurance company, whether by check or electronic funds transfer, the central processing system communicates directly or by printed authorization with the computers of banks and other financial institutions to transfer the appropriate funds to the account of each physician. For patients whose insurance contract only provides less than full compensation for the services provided, the central processing system determines the balance due from the patient and notifies the remote terminal. The balance may be paid by credit card through the central processing system, cash, or by a billing generated by the central processing system. The funds are again transferred through or at least recorded by the central processing system such that statements can be provided on a monthly or other regular basis to the physician and, where appropriate, to the patient. (See col. 3, lines 60-68; col. 4, lines 1-10);

Art Unit: 2763

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ordinary skill in the art to modify the transaction system of Watson to include two separate accounts of Barber et al in which funds are transferred to the physician (or merchant) and in which the central processing system determines if there is a balance left over and forwards to the patient (or card user) account for payment in full in order to provide a system that expedites the processing of claims or bills and reduce the cost of auditing or processing claims.

As to claims 23, 24, 46, and 47, Watson disclose a pre-authorization transaction phase that commences with a request by an account user for a specified good or service that requires pre-authorization prior to initiating the transaction. Account user consults with account manager to obtain restricted goods or services. Account manager may consult a price quotation including a quote amount for the requested goods or services. Account manager may independently generate or approximate a quote amount for a requested goods or service for use in the pre-authorization process. (see col. 8, lines 16-29); the transaction identifier provides an alphanumeric field wherein an identifier may be associated with a pre-authorized transaction and upon the initiation and authorization of the requested transaction, the transaction identifier is reported in the billing account information. Such a transaction identifier is reported in the billing account information. Such a transaction identifier enables an account manager to associate a pre-authorization of a transaction with a transaction reported in a billing account thereby allowing reconciliation of accounting entries. (See col. 8, lines 54-64);

limitations on transactions relating to that account are negotiated between account manager and card issuer. Transaction limitations generally include items such as transaction



Art Unit: 2763

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6. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

7. Claims 2, 23-33, 40, 41, and 46-49 are rejected under 35 U.S.C. 103(a) as being unpatentable over Watson in view of Barber et al (4,858,121).

As to claims 2, Watson fails to disclose "a plurality of financial accounts includes the first financial account." However, Barber et al teaches an insurance carrier that returns financial information preferable by an electronic funds transfer. When funds are received from the insurance company, whether by check or electronic funds transfer, the central processing system communicates directly or by printed authorization with the computers of banks and other financial institutions to transfer the appropriate funds to the account of each physician. For patients whose insurance contract only provides less than full compensation for the services provided, the central processing system determines the balance due from the patient and notifies the remote terminal. The balance may be paid by credit card through the central processing system, cash, or by a billing generated by the central processing system. The funds are again transferred through or at least recorded by the central processing system such that statements can be provided on a monthly or other regular basis to the physician and, where appropriate, to the patient. (See col. 3, lines 60-68; col. 4, lines 1-10). Thus, in view of Barber et al, it would have been obvious to one having

Art Unit: 2763

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has fulfilled the requirements of paragraphs (1), (2), and (4) of section 371© of this title before the invention thereof by the applicant for patent.

5. Claims 1, 35, 36, 37, 52, 53, 54 and 56 rejected under 35 U.S.C. 102(e) as being anticipated by Watson (5,991,750).

As to claims 1, 35, 36, 37, 52, 53, 54, and 56, Watson discloses a pre-authorization transaction phase that commences with a request by an account user for a specified good or service that requires pre-authorization prior to initiating the transaction. Account user consults with account manager to obtain restricted goods or services. Account manager may consult a price quotation including a quote amount for the requested goods or services. Account manager may independently generate or approximate a quote amount for a requested goods or service for use in the pre-authorization process. (see col. 8, lines 16-29);

the transaction identifier provides an alphanumeric field wherein an identifier may be associated with a pre-authorized transaction and upon the initiation and authorization of the requested transaction, the transaction identifier is reported in the billing account information. Such a transaction identifier is reported in the billing account information. Such a transaction identifier enables an account manager to associate a pre-authorization of a transaction with a transaction reported in a billing account thereby allowing reconciliation of accounting entries. (See col. 8, lines 54-64).

Art Unit: 2763

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the central processing system may be interconnected directly with insurance companies, banks, and financial institutions, electronic mail facilities, and the like to communicate information electronically therebetween. (See col. 3, lines 33-40).

Thus, in view of Barber et al, it would have been obvious to one having ordinary skill in the art to modify the transaction system of Watson to include two separate accounts of Barber et al in which funds are transferred to the physician (or merchant) and in which the central processing system communicates through various address to determines if there is a balance left over and forwards to the patient (or card user) account for payment in full in order to provide a system that expedites the processing of claims or bills and reduce the cost of auditing or processing claims.

As to claim 25, Watson fails to disclose the remaining limitations. However Barber et al teaches a display or area means presents entered data, messages concerning entered data, and responses from the central processing system. A voice communication means or telephone receiver enables an operator to communicate by voice with operators at the central processing station and otherwise functions as a conventional telephone receiver. (See col. 4, lines 26-34). Thus in view of Barber et al, it would have been obvious to one skilled in the art at the time of the invention to implement the communication of the central processing station to include a telephone receiver in order to provide an efficient system that communicates by voice.

As to claim 26, Watson fails to disclose the remaining limitations. Barber et al however teaches electronic funds transfer facilities at the central processing station and at one or more

banks or financial institutions are called upon to transfer funds directly to a physicians account. Official notice is given that the response includes digital money. Thus in view of Barber et al, it would have been obvious to one skilled in the art at the time of the invention to implement the funds as digital money in order to provide a system that electronically encodes money that can be converted to cash during the transfer to a physicians account.

As to claims 27, 28, 29, 31, 32 and 33, Watson fails to disclose the remaining limitations. Barber et al however teaches the central processing system communicates directly or by printed authorization with the computers of banks and other financial institutions to transfer the appropriate funds to the account of each physician. For patients whose insurance contract only provides less than full compensation for the services provided, the central processing system determines the balance due from the patient and notifies the remote terminal. The balance may be paid by credit card through the central processing system, cash, or by a billing generated by central processing system. (See col. 3, lines 63-68 and col. 4, lines 1-6). Thus in view of Barber et al, it would have been obvious to one in the skill of the art at the time of the invention to modify the approval status of Watson to include the approval to apportion two separate accounts of Barber et al in which funds are transferred to the physician (or merchant) and in which the central processing system determines if there is a balance left over and forwards to the patient (or alias card user) account for payment in full.

As to claims 40 and 41, Watson discloses a pre-authorization transaction phase that commences with a request by an account user for a specified good or service that requires

Art Unit: 2763

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pre-authorization prior to initiating the transaction. Account user consults with account manager to obtain restricted goods or services. Account manager may consult a price quotation including a quote amount for the requested goods or services. Account manager may independently generate or approximate a quote amount for a requested goods or service for use in the pre-authorization process. (see col. 8, lines 16-29);

the transaction identifier provides an alphanumeric field wherein an identifier may be associated with a pre-authorized transaction and upon the initiation and authorization of the requested transaction, the transaction identifier is reported in the billing account information. Such a transaction identifier is reported in the billing account information. Such a transaction identifier enables an account manager to associate a pre-authorization of a transaction with a transaction reported in a billing account thereby allowing reconciliation of accounting entries. (See col. 8, lines 54-64);

limitations on transactions relating to that account are negotiated between account manager and card issuer. Transaction limitations generally include items such as transaction limits, account balance limit, limitations on categories of goods or services as denoted by standard industrial codes (SIC) and other parameters that may be incorporated into a specific account scheme (see col. 7, lines 46-52). Authorizing agent performs the authorization process which includes consulting the pre-authorization request corresponds to a pre-authorization table when the merchant SIC presented in authorization request corresponds to a pre-authorization SIC presented in establish authorization step. At the conclusion of the

Art Unit: 2763

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authorization process, authorizing agent issues an authorization response listing the acceptance or denial status resulting from the authorization process to merchant (see col. 9, lines 39-49).

Watson fails to disclose the remaining limitations. However, Barber et al teaches an insurance carrier that returns financial information preferable by an electronic funds transfer. When funds are received from the insurance company, whether by check or electronic funds transfer, the central processing system communicates directly or by printed authorization with the computers of banks and other financial institutions to transfer the appropriate funds to the account of each physician. For patients whose insurance contract only provides less than full compensation for the services provided, the central processing system determines the balance due from the patient and notifies the remote terminal. The balance may be paid by credit card through the central processing system, cash, or by a billing generated by the central processing system. The funds are again transferred through or at least recorded by the central processing system such that statements can be provided on a monthly or other regular basis to the physician and, where appropriate, to the patient. (See col. 3, lines 60-68; col. 4, lines 1-10). Thus, in view of Barber et al, it would have been obvious to one having ordinary skill in the art to modify the transaction system of Watson to include two separate accounts of Barber et al in which funds are transferred to the physician (or merchant) and in which the central processing system determines if there is a balance left over and forwards to the patient (or

card user) account for payment in full in order to provide a system that expedites the processing of claims or bills and reduce the cost of auditing or processing claims.

As to claims 30, 48, and 49, Watson disclose a pre-authorization transaction phase that commences with a request by an account user for a specified good or service that requires pre-authorization prior to initiating the transaction. Account user consults with account manager to obtain restricted goods or services. Account manager may consult a price quotation including a quote amount for the requested goods or services. Account manager may independently generate or approximate a quote amount for a requested goods or service for use in the pre-authorization process. (see col. 8, lines 16-29);

the transaction identifier provides an alphanumeric field wherein an identifier may be associated with a pre-authorized transaction and upon the initiation and authorization of the requested transaction, the transaction identifier is reported in the billing account information. Such a transaction identifier is reported in the billing account information. Such a transaction identifier enables an account manager to associate a pre-authorization of a transaction with a transaction reported in a billing account thereby allowing reconciliation of accounting entries. (See col. 8, lines 54-64);

limitations on transactions relating to that account are negotiated between account manager and card issuer. Transaction limitations generally include items such as transaction limits, account balance limit, limitations on categories of goods or services as denoted by standard industrial codes (SIC) and other parameters that may be incorporated into a specific

Art Unit: 2763

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account scheme (see col. 7, lines 46-52). Authorizing agent performs the authorization process which includes consulting the pre-authorization request corresponds to a pre-authorization table when the merchant SIC presented in authorization request corresponds to a pre-authorization SIC presented in establish authorization step. At the conclusion of the authorization process, authorizing agent issues an authorization response listing the acceptance or denial status resulting from the authorization process to merchant (see col. 9, lines 39-49).

Watson fails to disclose the remaining limitations. However, Barber et al teaches an insurance carrier that returns financial information preferable by an electronic funds transfer. When funds are received from the insurance company, whether by check or electronic funds transfer, the central processing system communicates directly or by printed authorization with the computers of banks and other financial institutions to transfer the appropriate funds to the account of each physician. For patients whose insurance contract only provides less than full compensation for the services provided, the central processing system determines the balance due from the patient and notifies the remote terminal. The balance may be paid by credit card through the central processing system, cash, or by a billing generated by the central processing system. The funds are again transferred through or at least recorded by the central processing system such that statements can be provided on a monthly or other regular basis to the physician and, where appropriate, to the patient. (See col. 3, lines 60-68; col. 4, lines 1-10);



the central processing system may be interconnected directly with insurance companies, banks, and financial institutions, electronic mail facilities, and the like to communicate information electronically therebetween. (See col. 3, lines 33-40);

teaches electronic funds transfer facilities at the central processing station and at one or more banks or financial institutions are called upon to transfer funds directly to a physicians account (see abstract, lines 26-30). Official notice is given that the response includes digital money. Thus in view of Barber et al, it would have been obvious to one skilled in the art at the time of the invention to implement the funds as digital money in order to provide a system that electronically encodes money that can be converted to cash during the transfer to a physicians account.

Thus, in view of Barber et al, it would have been obvious to one having ordinary skill in the art to modify the transaction system of Watson to include two separate accounts of Barber et al in which funds are transferred to the physician (or merchant) and in which the central processing system communicates through various address to determines if there is a balance left over and forwards to the patient (or card user) account for payment in full in order to provide a system that expedites the processing of claims or bills and reduce the cost of auditing or processing claims.

*Allowable Subject Matter*

8. Claims 3-22, 34, 38, 39, 42-45, 50, 51, and 55 are allowed.
9. The following is an examiner's statement of reasons for allowance:

As to claims 3-8 the prior art does not show separately or in combination the limitations of a method for processing a charge applied to a financial account comprising determining a second financial account that corresponds to the first financial account; determining a reimbursement amount that corresponds to the first financial account; applying to the first financial account a first amount that is based on a difference between the transaction amount and the reimbursement amount; and applying to the second financial account a second charge amount based on the reimbursement amount.

As to claims 9-14 the prior art does not show separately or in combination the limitations of a method for processing a charge applied to a financial account comprising determining a second financial account that corresponds to the first financial account; determining a reimbursement amount that corresponds to the first financial account; applying to the first financial account a first amount that is based on a difference between the transaction amount and the reimbursement amount; and applying to the second financial account a second charge amount based on the reimbursement amount; the step of applying is performed if the charge data satisfies the reimbursement rule.

As to claims 15-19 the prior art does not show separately or in combination the limitations of determining a reimbursement rule that corresponds to the charge data; and

Art Unit: 2763

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apportioning the transaction among a plurality of financial accounts in accordance with the reimbursement rule.

As to claims 20-22 the prior art does not show separately or in combination the limitations of determining a reimbursement rule that corresponds to the charge data; determining if the charge data satisfies the reimbursement rule; and charging at least one of a plurality of financial accounts in accordance with the charge data if the charge data satisfies the reimbursement rule.

As to claim 34 the prior art does not show separately or in combination the limitations of a method for processing a charge applied to a financial account comprising determining a second financial account that corresponds to the first financial account; determining a reimbursement amount that corresponds to the first financial account; applying to the first financial account a first amount that is based on a difference between the transaction amount and the reimbursement amount.

As to claims 38 and 39 the prior art does not show separately or in combination the limitations of a method for processing a charge applied to a financial account comprising determining a second financial account that corresponds to the first financial account; determining a reimbursement amount that corresponds to the first financial account; applying to the first financial account a first amount that is based on a difference between the transaction amount and the reimbursement amount; and applying to the second financial account a second charge amount based on the reimbursement amount.

As to claim 42 the prior art does not show separately or in combination the limitations of a method for processing a charge applied to a financial account comprising determining a second financial account that corresponds to the first financial account; determining a reimbursement amount that corresponds to the first financial account; applying to the first financial account a first amount that is based on a difference between the transaction amount and the reimbursement amount; and applying to the second financial account a second charge amount based on the reimbursement amount.

As to claim 43, the prior art does not show separately or in combination the limitations of determining a reimbursement rule that corresponds to the charge data; and apportioning the transaction amount among a plurality of financial accounts in accordance with the reimbursement rule.

As to claim 44, 45, the prior art does not show separately or in combination the limitations of a method for processing a charge applied to a financial account comprising determining a second financial account that corresponds to the first financial account; determining a reimbursement amount that corresponds to the first financial account; applying to the first financial account a first amount that is based on a difference between the transaction amount and the reimbursement amount; and applying to the second financial account a second charge amount based on the reimbursement amount.

As to claims 50, 51 and 55, the prior art does not show separately or in combination the limitations of an apparatus for processing a charge applied to a financial account

Art Unit: 2763

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comprising for each entry, determine if there is a second financial account that corresponds to the first financial account; and if there is a second financial account for the entry determine a reimbursement amount that corresponds to the first financial account; apply to the first financial account a first charge amount that is based on a difference between the transaction amount and the reimbursement amount; and apply to the second financial account a second charge amount based on the reimbursement amount.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

### *Conclusion*

10. Any inquiry concerning this communication or earlier communications from the examiner should be directed to **Demetra R. Smith**, whose telephone number is (703) 308-6989. The examiner can normally be reached on Tuesday-Friday from 8:00 a.m. to 5:00 p.m. EST.

If attempts to reach the examiner by phone fail, the examiner's supervisor, **Kevin J. Teska**, can be reached at (703) 305-9704. Additionally, the fax phone for Art Unit 2764 is (703) 308-9051 or 308-9052, (for formal communications intended for entry), or (703) 308-5397 (for informal or draft communications, please label "PROPOSED" OR "DRAFT").

Hand-delivered responses should be brought to Crystal Park II, 2121 Crystal Drive, Arlington, VA, Sixth Floor (Receptionist).

Communications via Internet e-mail regarding this application, other than those under 35 U.S.C. 132 or which otherwise require a signature, may be used by the applicant and should be addressed to **[Demetra.Smith@uspto.gov]**.

All Internet e-mail communications will be made of record in the application file. PTO employees do not engage in Internet communications where there exists a possibility that

Art Unit: 2763

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sensitive information could be identified or exchanged unless the record includes a properly signed express waiver of the confidentiality requirement of 35 U.S.C. 122. This is more clearly set forth in the Interim Internet Usage Policy published in the Official Gazette of the Patent and Trademark on February 25, 1997 at 1195 OG 89.

Any inquiry of a general nature or relating to the status of this application should be directed to the Group receptionist at (703) 305-3900.



**Demetra R. Smith**

**Patent Examiner**

**Group Art Unit 2764**

July 31, 2000



**KEVIN J. TESKA**  
**SUPERVISORY**  
**PATENT EXAMINER**